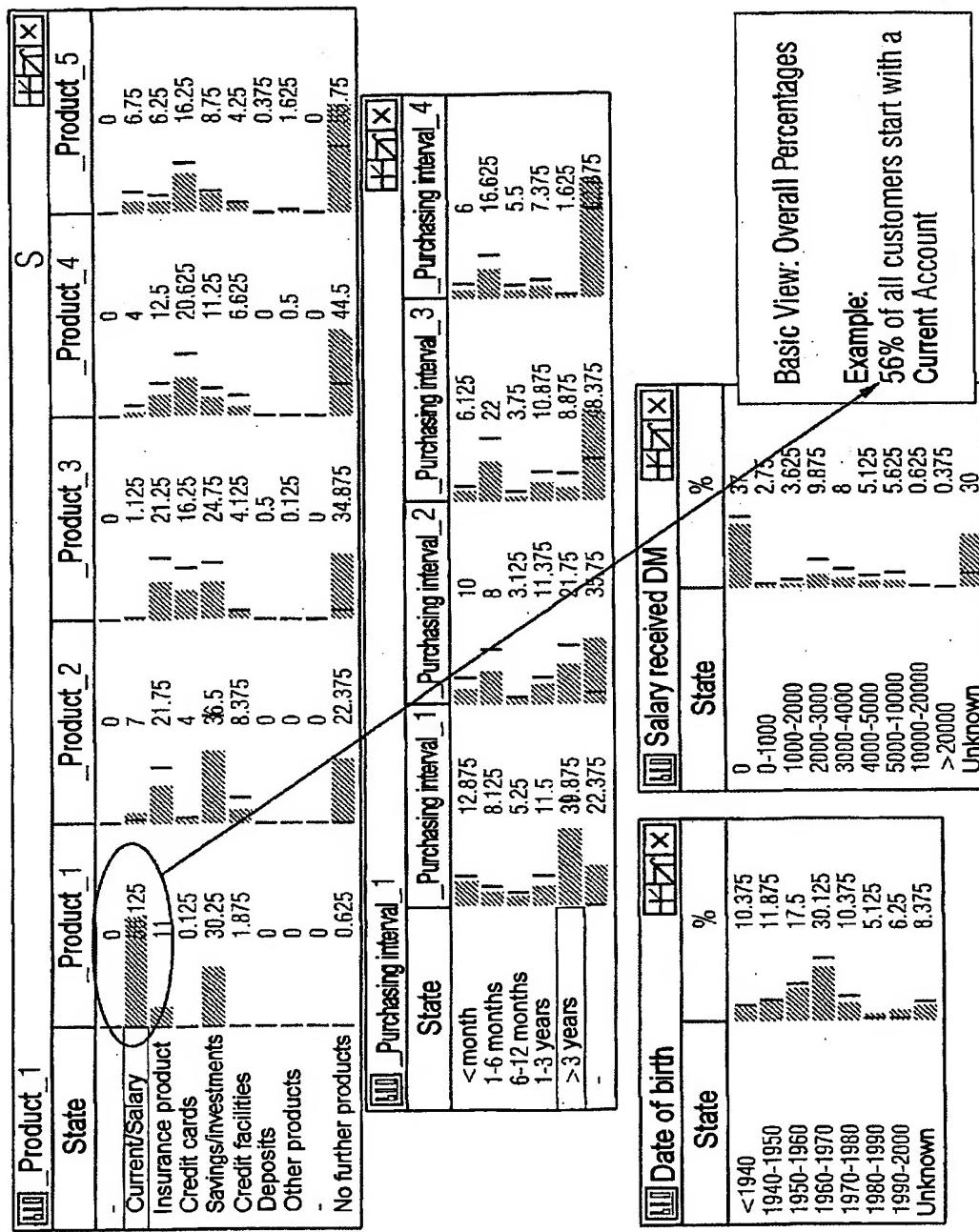


10/526160

WO 2004/025501

PCT/EP2003/009752

2/8

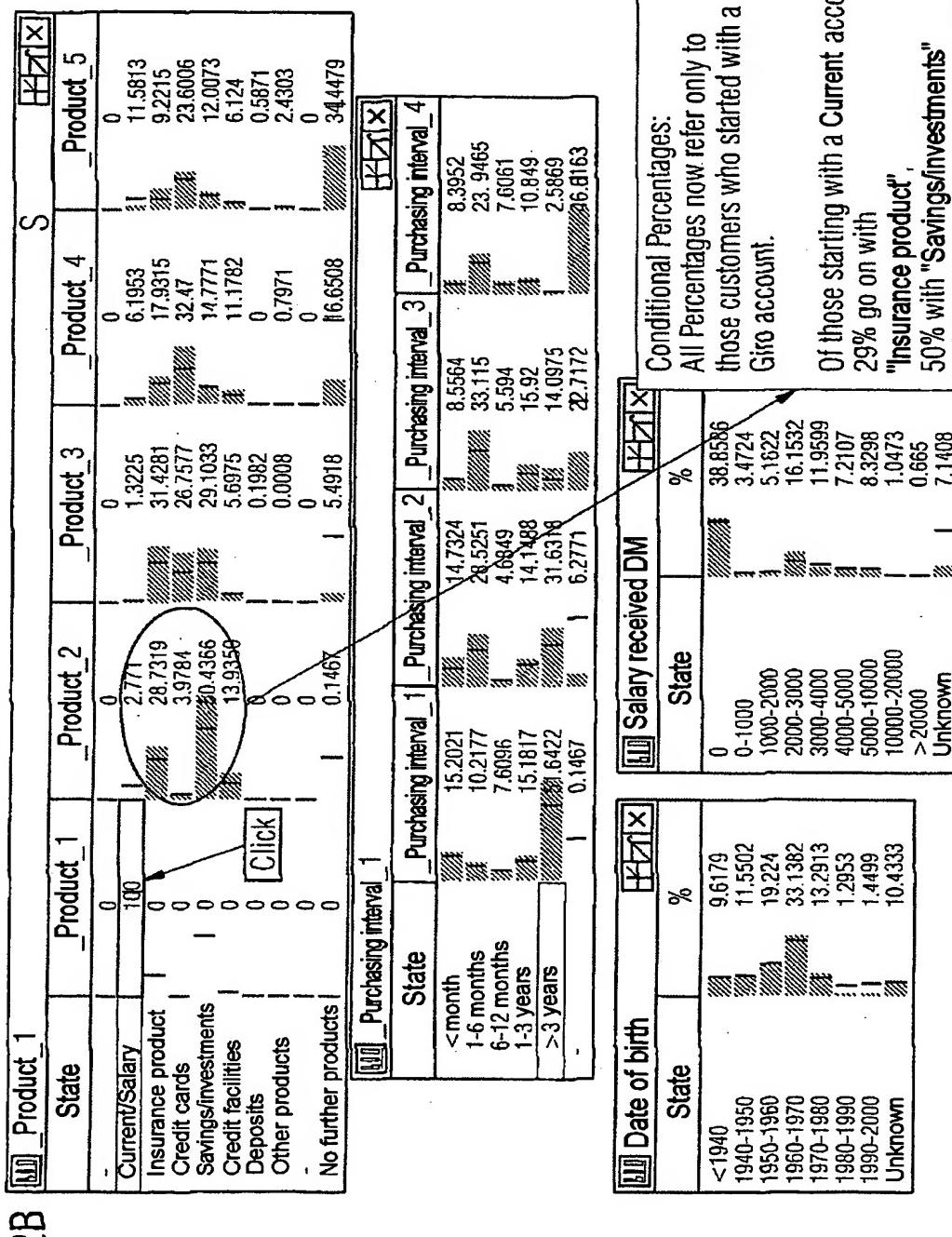


10/526160

WO 2004/025501

PCT/EP2003/009752

3/8

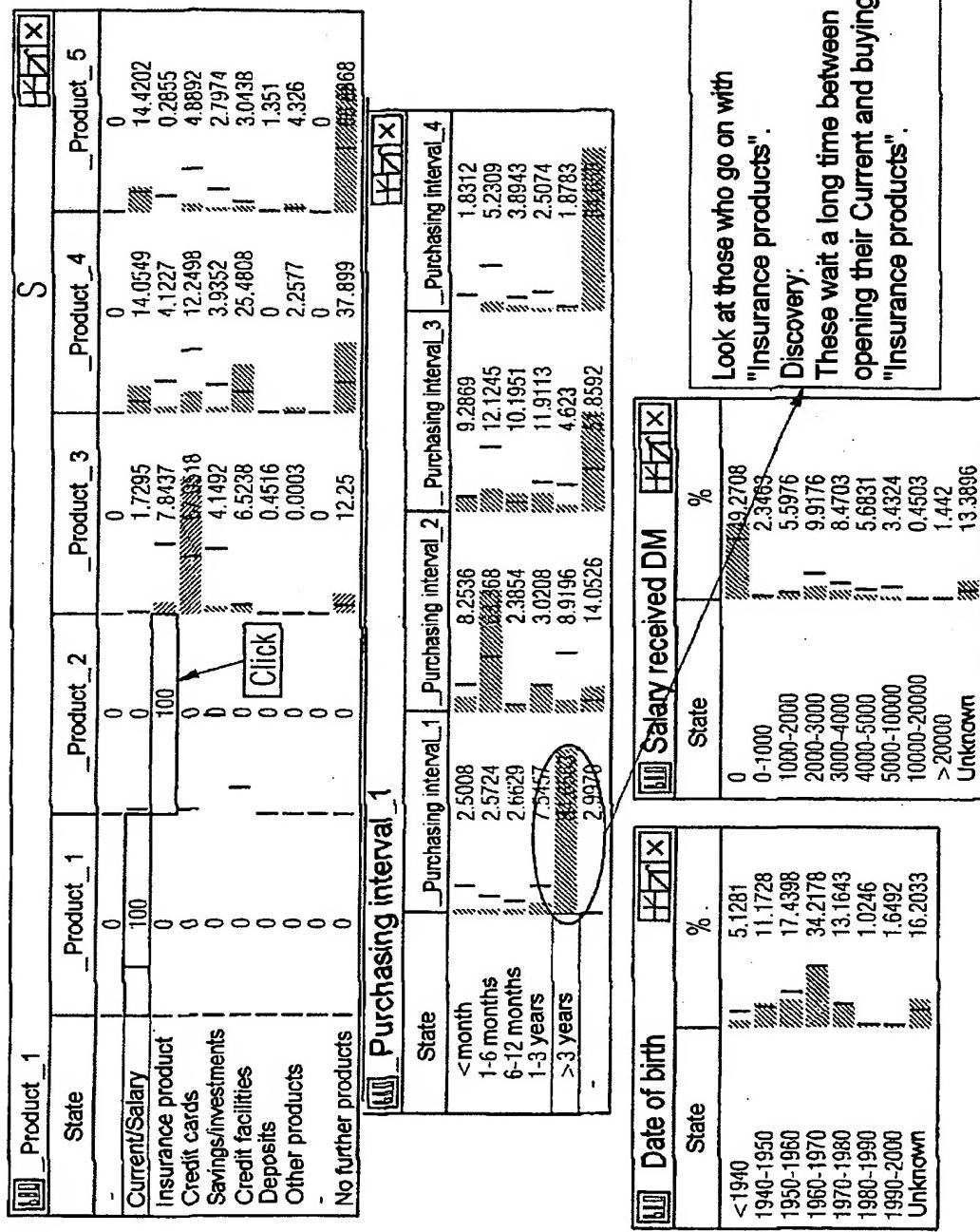


10/526160

WO 2004/025501

PCT/EP2003/009752

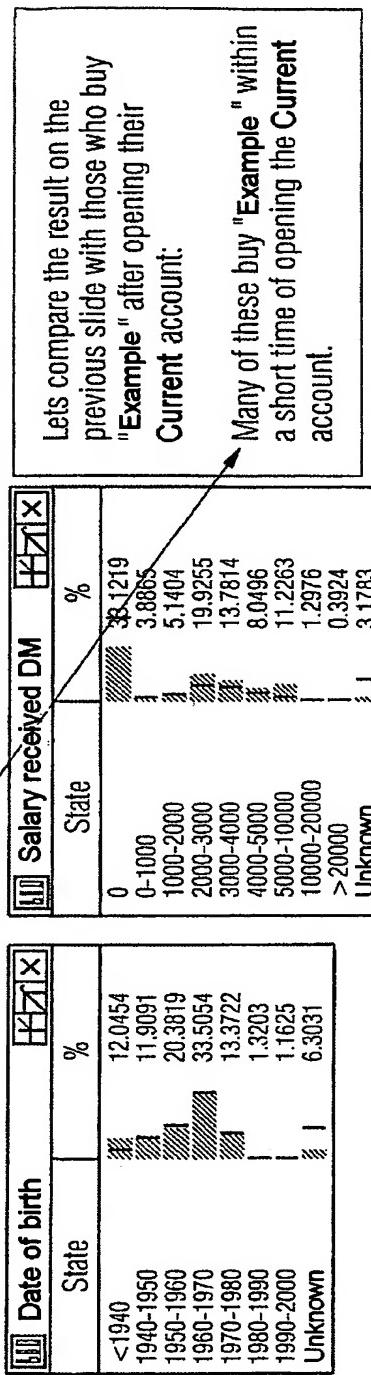
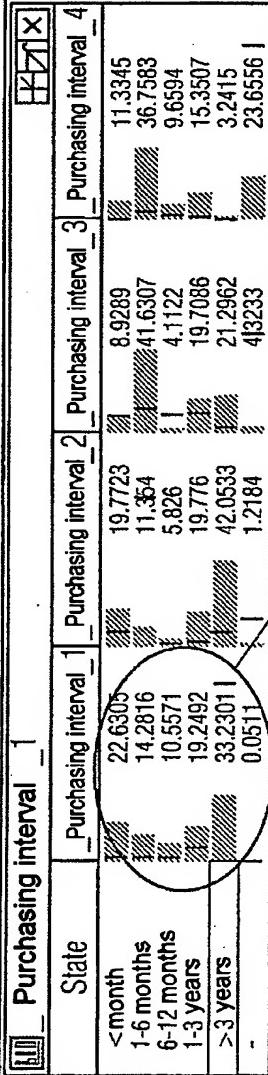
4/8



5/8

FIG 2D

State	Product_1	Product_2	Product_3	Product_4	Product_5
Current/Salary	0	0	0	0	0
Insurance product	100	0	0.9604	1.263	10.0259
Credit cards	0	0	39.6859	28.3782	14.3916
Savings/investments	0	0	6.6442	40.3653	36.0694
Credit facilities	0	100	45.7744	21.1912	16.4781
Deposits	0	0	5.8272	5.4826	7.8031
Other products	0	0	0.0378	0	0.1108
No further products	0	0	0.0003	0.1413	1.6021

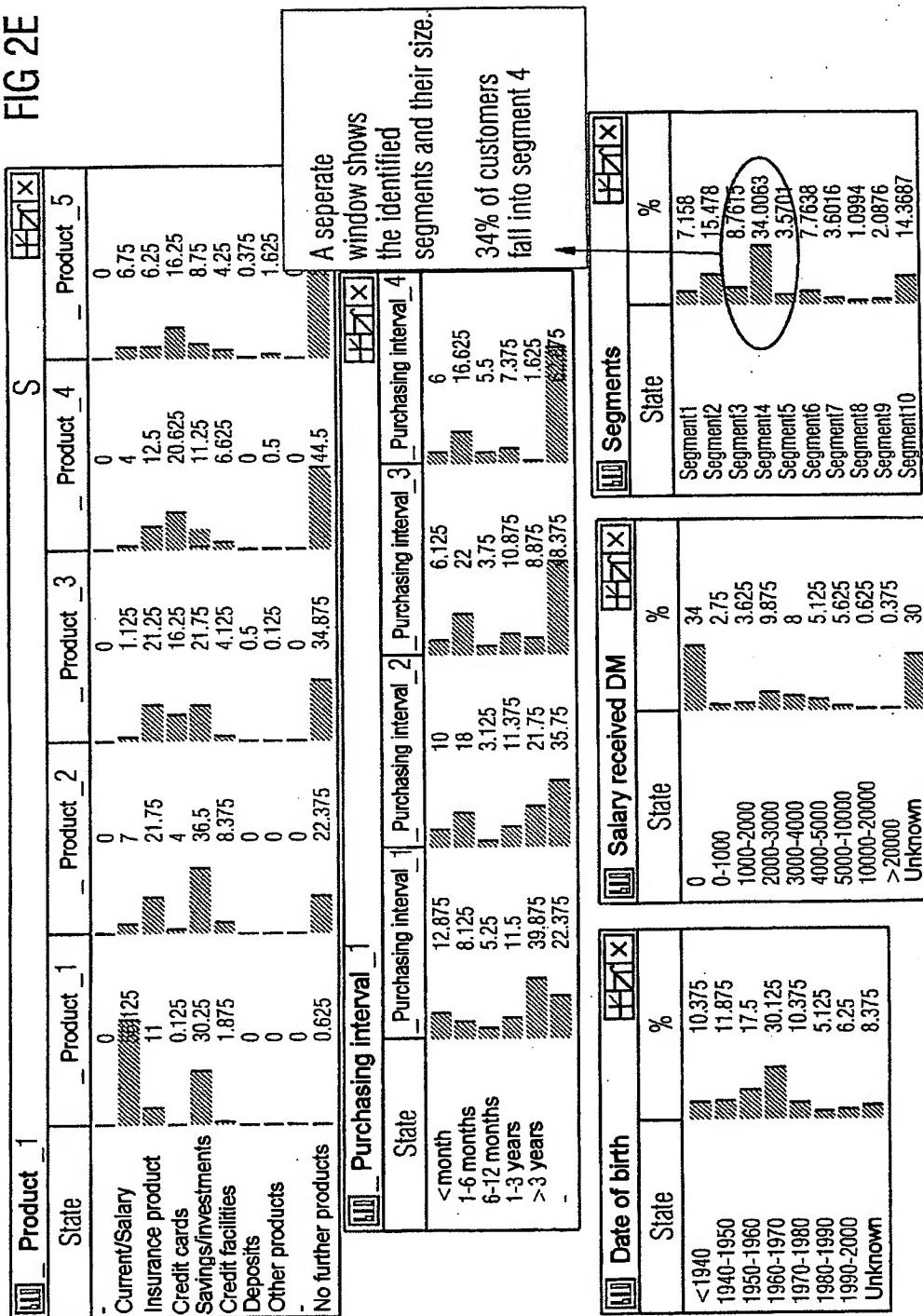


10/526160

PCT/EP2003/009752

WO 2004/025501

FIG 2E



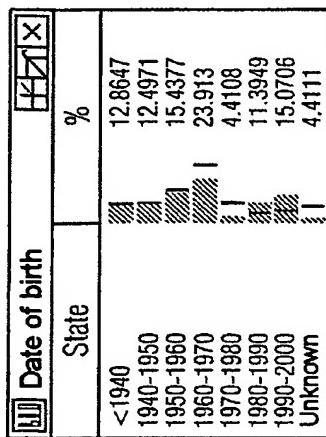
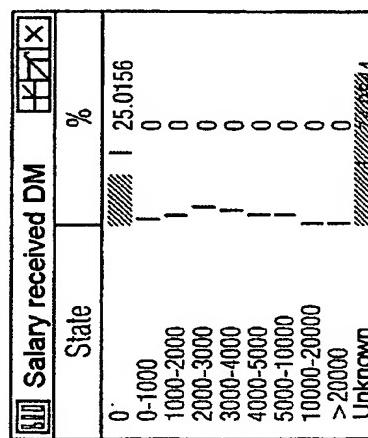
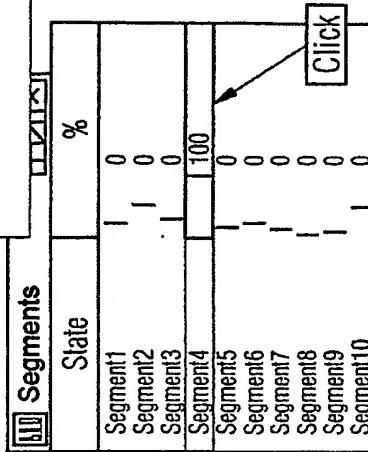
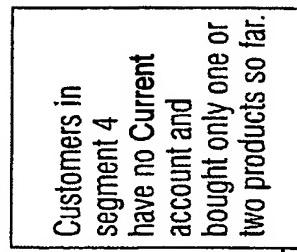
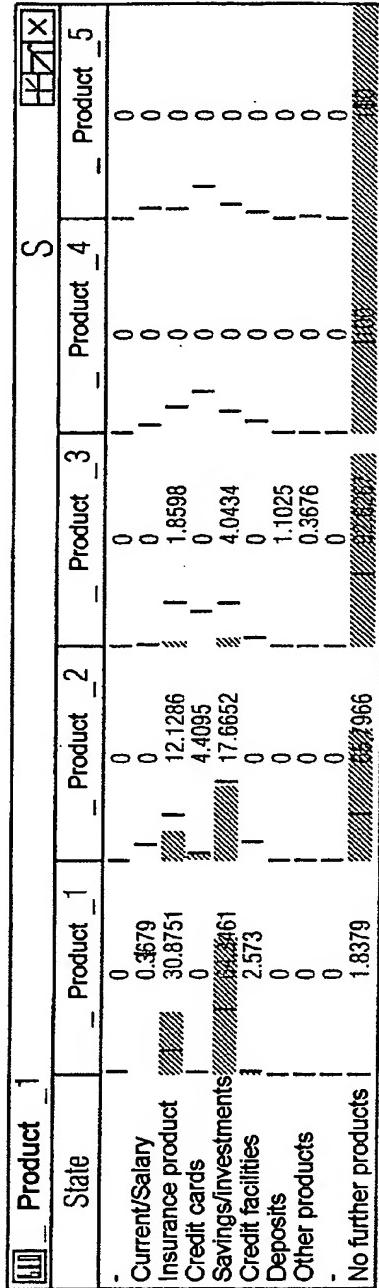
10/526160

WO 2004/025501

PCT/EP2003/009752

7/8

FIG 2F



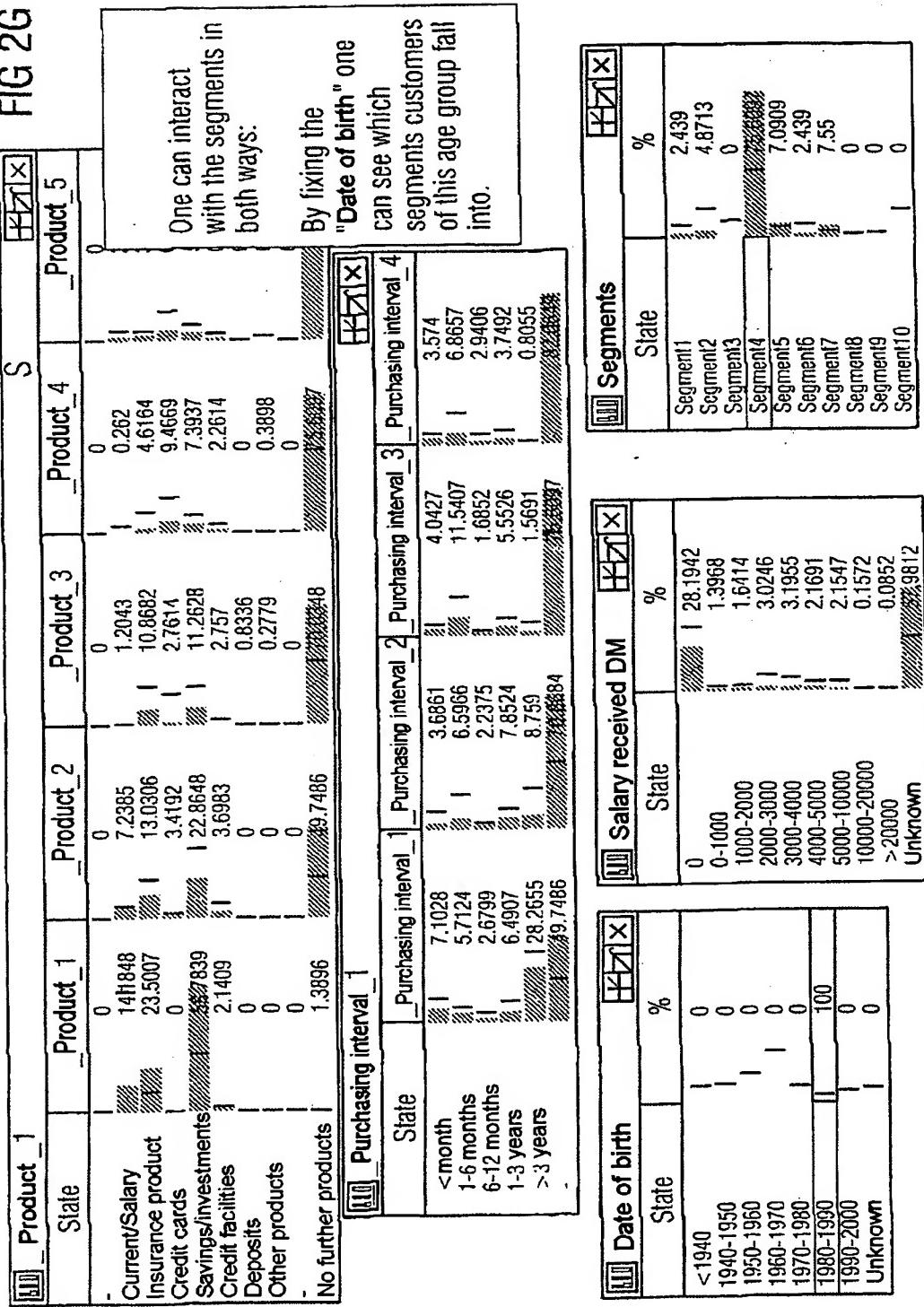
10/526160

WO 2004/025501

PCT/EP2003/009752

8/8

FIG 2G



One can interact
with the segments in
both ways:
By fixing the
"Date of birth" one
can see which
segments customers
of this age group fall
into.